



**THE REAL LIFE  
COMPANY**

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## Media Release

### **“AIA Vitality Age” Survey Reveals that Hong Kong People Have a “Vitality Age” of 5.7 Years Older than their Actual Age on Average**

#### **AIA Hong Kong Launches “AIA Vitality”, the Game Changer that Helps Customers Take Charge of Their Health**

**Hong Kong, 16 September 2015** – AIA Hong Kong today announced the key findings of the first “AIA Vitality Age” Survey, which examined the state of health of Hong Kong people as well as the potential threats to their well-being. The “Vitality Age” is a health indicator. If a “Vitality Age” is older than one’s actual age, it indicates poorer overall physical health than is expected.

Key findings of the “AIA Vitality Age” Survey are:

- The “Vitality Age” of Hong Kong people is, on average, 5.7 years older than their actual age, putting Hong Kong behind Singapore;
- The top three risk factors to health are (ranked in order): lack of exercise, poor diet, and high salt intake;
- One out of every four females is considered centrally obese, double that of males;
- Almost 30% of young people believed that being healthy would bring them more romance and stronger relationships.

Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau, said, “The combination of a stressful lifestyle, lack of regular exercise and poor diet is taking its toll on the health of Hong Kong people. The “AIA Vitality Age” Survey findings support this view. As The Real Life Company, we understand that while many aspire to be fit and healthy, they lack the motivation to translate this commitment into action. This Survey shows that 63% of respondents would welcome rewards for leading a healthy lifestyle. In view of this, AIA Hong Kong is launching ‘AIA Vitality’, an incentivised wellness programme which redefines the traditional concept of insurance. As the game changer, AIA Vitality comprises of three steps, namely, ‘Know your Health’, ‘Improve your Health’ and ‘Enjoy the Rewards’. We engage our customers in every aspect of life to help them take charge of their health and select their own rewards on top of enjoying premium discounts and various lifestyle offers.”

AIA Hong Kong commissioned Nielson Hong Kong, an independent market research company, to conduct the “AIA Vitality Age” Survey via online questionnaires and face-to-face interviews in April 2015. The Survey respondents were 1,014 adults aged between 18 and 64. Key findings of the Survey are:

**(1) The “Vitality Age” of Hong Kong people is, on average, 5.7 years older than their actual age, putting Hong Kong behind Singapore;**

- The “Vitality Age” of almost all respondents (99%) is older than their actual age. Overall speaking, there is a 5.7 years of difference on average (males are 6 years older on average, females are 5.4 years older on average);
- Singaporeans have a “Vitality Age” of 4.0 years older than their actual age<sup>1</sup>, making their overall health better than that of Hong Kong people;
- Young people between the ages of 18 and 24 have the largest gap between their “Vitality Age” and actual age among all respondent age groups. Young people are, on average, 6.6 years older than their actual age (young males are 7.1 years older on average, females are 6.0 years older on average). This shows that the risk of premature senility among young people is much higher than in other age groups.

**(2) The top three risk factors to health are (ranked in order): lack of exercise, poor diet, and high salt intake**

- Nearly eight-tenths (79%) of respondents fall below the level of physical activity recommended by the World Health Organisation (WHO), which advises at least 150 minutes of moderate-intensity aerobic physical activity a week for adults<sup>2</sup>. Overall, respondents spent an average of 44.7 minutes, 2.1 times a week, on physical exercise. This is equivalent to exercising an average of 93.9 minutes a week.
- Over eight-tenth (83%) of young respondents aged between 18 and 24 fall below the level of recommended physical activity. Overall, young respondents has an average exercise frequency of only 1.6 times per week and an average of 44.5 minutes each time. This is equivalent to exercising an average of 71.2 minutes a week, which falls even further behind the recommendation by the WHO above<sup>2</sup>;
- The Survey also sheds light on the unhealthy dietary behaviours of Hong Kong people. Nearly all respondents (96%) have not reached the recommended daily minimum of 5.0 servings of fruit and vegetables<sup>3</sup>. All respondents consume an average of just 1.9 servings of fruit and vegetables per day,
- Young people aged between 18 and 24 have the highest table salt intake among all respondent age groups. 44% of young people add a level teaspoon of salt or more to their food every day, higher than the figure of 34% for all respondents. The WHO recommends a maximum salt intake of 2,000 milligrams daily (i.e. slightly less than one level teaspoon of table salt) for adults<sup>4</sup>.

**(3) One out of every four females is considered centrally obese, double that of males**

- According to the Hospital Authority<sup>5</sup>, an Asian male with a waist circumference of 36 inches or more (female: 32 inches or more) is considered centrally obese. The Survey discovers that about nearly three-tenths (27%) of female respondents are considered centrally obese, with a waist circumference of over 32 inches. In contrast, only over one-tenth (13%) of males are considered centrally obese, with a waist circumference of over 36 inches;

**(4) Almost 30% of young people believe that being healthy would bring them more romance and stronger relationships**

- Over a quarter (26%) of young respondents believe that being healthy would bring them “more romance and stronger relationships”. The percentage of young males (29%) in this group of respondents exceeded the percentage of young females (24%);
- Over one-fifth (21%) of young people believed staying healthy would lead to better career prospects.

The Survey reveals the worrying state of health of Hong Kong people. According to the Oxford Health Alliance’s 3-4-50 concept<sup>6</sup>, three unhealthy behaviours, i.e. (1) poor eating habits, (2) lack of physical exercise, and (3) smoking, which result in four chronic diseases, namely cancer, diabetes, cardiovascular disease and lung disease, are responsible for 50% of deaths worldwide. Meanwhile, the top four killers in Hong Kong are cancer, pneumonia, diseases of the heart, and cerebrovascular diseases<sup>7</sup>.

“AIA Vitality” is designed to encourage customers to lead healthier lives by supporting them in managing these three behaviours of concern. The programme redefines the traditional concept of insurance, and cares for people’s health in every aspect of their life. Before its launch in Hong Kong, “AIA Vitality” was already successfully introduced in Singapore and Australia in 2013 and 2014 respectively. An innovation by Discovery, the market leader in medical insurance in South Africa, “Vitality” builds on a science-backed wellness programme launched 18 years ago with more than 3.4 million members globally. The comprehensive and well-structured programme encourages people to take charge of their own health and live a healthy life with innovative mechanism of incentives.

Mark Tucker, Group Chief Executive and President of AIA Group, remarked, “AIA is very excited to bring Vitality, the leading global wellness programme, to our customers in Hong Kong. Together with Discovery and Ping An, the Vitality network covering China and Hong Kong empowers millions of people to lead longer and healthier lives.”

“AIA Vitality” comprises the following three steps to help customers take charge of their health and select their own rewards, on top of enjoying premium discounts and various lifestyle rewards:

➤ **Step one: Know your Health**

- A one-stop technology platform provides customers access to health assessments (including health check, nutrition and mental well-being) and calculates their “Vitality Age”. By acquiring a better understanding of whether their overall health is better or worse than their actual age, customers can set clearly defined health goals;

➤ **Step two: Improve your Health**

- Encourages customers to adopt a healthy lifestyle by exercising regularly and maintaining a balanced diet. Supported by the “AIA Vitality” online platform and mobile app, customers can easily track their exercise levels;

➤ **Step three: Enjoy the Rewards**

- New customers of selected products<sup>8</sup> will enjoy an upfront 10% off the premium for the first policy year<sup>8, 9, 10</sup>. Customers can earn Vitality Points to extend the offer and enjoy a premium refund of up to 15% (in the case of platinum memberships where the premium refund percentage is increased progressively each year) for policy renewal. This innovative premium discount mechanism will not be affected by claims history;
- “AIA Vitality” offers a number of fabulous lifestyle rewards and discounts from 16 partners<sup>11</sup>, covering health, sports and fitness, food and entertainment (e.g. complimentary movie tickets and hotel accommodation discounts), incorporating healthy living into people’s daily life.

From 25 September 2015 onwards, customers who successfully apply for Super Good Health Medical Plan 2 are entitled to “AIA Vitality” membership<sup>12</sup>. This product provides comprehensive hospital and medical protection with a lifetime guaranteed renewal arrangement<sup>13</sup>. Moreover, customers can further personalise their protection by adding a Supplemental Major Medical Benefits Rider to their plan, so that they are compensated for specified items that exceed applicable maximum limits payable for benefits covered by the basic plan. Super Good Health Medical Plan 2 also offers quality medical network services, providing extra protection. More products will be included in the AIA Vitality Series for new customers joining “AIA Vitality” in the near future.

For more details on “AIA Vitality”, please visit [aiavitality.com.hk](http://aiavitality.com.hk).



Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau explains how the “AIA Vitality” wellness programme redefines the traditional concept of insurance by empowering customers to take charge of their own health to enjoy various lifestyle rewards beyond premium discounts.



Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau (centre); Ms. Bonnie Tse, General Manager, Business Strategy and Marketing of AIA Hong Kong and Macau (right); and Mr. KK Low, Head of AIA Vitality of AIA Hong Kong and Macau (left) introduce “AIA Vitality”, a new initiative that engages Hong Kong people across three platforms, namely, “know your health”, “improve your health” and “enjoy the rewards”, to help them achieve real improvements in their health.



At the launch ceremony for “AIA Vitality”,  
 Mr. Jacky Chan, Chief Executive Officer of AIA Hong Kong and Macau (centre);  
 Ms. Bonnie Tse, General Manager, Business Strategy and Marketing of AIA Hong Kong and Macau (right); and  
 Mr. KK Low, Head of AIA Vitality of AIA Hong Kong and Macau (left)  
 show how easy it is to prepare healthy food and encourage customers to adopt  
 a healthy lifestyle by eating a well-balanced diet and exercising regularly.

**Note:**

1. Source: The “AIA Vitality Age” Survey of AIA Singapore (2012).
2. Source: The World Health Organisation’s recommended level of physical activity for adults between the ages of 18 and 64. AIA commissioned Nielson Hong Kong, an independent market research company, to conduct a research in April 2015.
3. Source: Recommended health standard by Discovery: one serving fruit = 130g or 1 medium fruit, while one serving vegetables = 100g cooked vegetables (3/4 cup or 1/4 round plate) or 150g raw vegetables.
4. Source: The World Health Organisation’s “Healthy Diet” Fact Sheet, with figures rounded up. AIA commissioned Nielson Hong Kong, an independent market research company, to conduct a research in April 2015.
5. Source: The Hospital Authority’s figures on Central Obesity and Waist Circumference. AIA commissioned Nielson Hong Kong, an independent market research company, to conduct a research in April 2015.
6. Source: The Oxford Health Alliance, [oxha.org/initiatives/](http://oxha.org/initiatives/).
7. Source: The Centre for Health Protection of the Health Department on (2014). AIA commissioned Nielson Hong Kong, an independent market research company, to conduct a research in April 2015.
8. Please visit AIA’s website [aia.com.hk](http://aia.com.hk) for details on the insurance products included in the “AIA Vitality” programme.
9. The applicants for “AIA Vitality” must be aged 18 or above and must be the Life Insured of the in-force AIA Series insurance policy.
10. Premium discounts are applicable to standard premium only (additional premium not included).
11. Please refer to the member’s handbook or visit [aiavitality.com.hk](http://aiavitality.com.hk) for details of partners and offers.
12. An annual membership fee of HK\$300 is required.
13. Renewal of this plan is guaranteed, but the premium is not fixed. The renewal premium will be based on the applicable premium for the attained age of the Insured at the time of renewal. Premium may increase with the increase of age and the Company will regularly (not less than once per year) review the impact of medical inflation and claim performance on premium. As a result, premium may be adjusted in order to continuously provide customers with long-term medical protection. By giving 30 days’ prior notice in writing, the Company reserves the right to revise or adjust the benefit structure, premium and any other items of plan details.

The above information is for reference only. For details please refer to the product brochure and the terms and conditions of the Policy contract.

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### **About AIA Hong Kong and AIA Macau**

AIA Hong Kong and AIA Macau are subsidiaries of AIA Group Limited. AIA Group Limited established its operations in Hong Kong in 1931. We have the largest team of financial planners in Hong Kong and Macau\*, now over 11,000, as well as an extensive network of brokerage and bancassurance partners who serve more than 1.8 million customers. Our products range from individual life, group life, accident, medical and health, personal lines insurance to investment-linked products with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

*\* As of 31 May 2015*

### **About AIA**

AIA Group Limited and its subsidiaries (collectively “AIA” or the “Group”) comprise the largest independent publicly listed pan-Asian life insurance group. It has a presence in 18 markets in Asia-Pacific – wholly-owned branches and subsidiaries in Hong Kong, Thailand, Singapore, Malaysia, China, Korea, the Philippines, Australia, Indonesia, Taiwan, Vietnam, New Zealand, Macau, Brunei, a 97 per cent subsidiary in Sri Lanka, a 26 per cent joint venture in India and representative offices in Myanmar and Cambodia.

The business that is now AIA was first established in Shanghai over 90 years ago. It is a market leader in the Asia-Pacific region (ex-Japan) based on life insurance premiums and holds leading positions across the majority of its markets. It had total assets of US\$172 billion as of 31 May 2015.

AIA meets the long-term savings and protection needs of individuals by offering a range of products and services including life insurance, accident and health insurance and savings plans. The Group also provides employee benefits, credit life and pension services to corporate clients. Through an extensive network of agents, partners and employees across Asia-Pacific, AIA serves the holders of more than 29 million individual policies and over 16 million participating members of group insurance schemes.

AIA Group Limited is listed on the Main Board of The Stock Exchange of Hong Kong Limited under the stock code “1299” with American Depositary Receipts (Level 1) traded on the over-the-counter market (ticker symbol: “AAGIY”).

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